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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/805,429	03/14/2001	Hong-Kyu Park	249/247	2082
27849	7590	06/27/2005	EXAMINER	
LEE & MORSE, P.C. 1101 WILSON BOULEVARD SUITE 2000 ARLINGTON, VA 22209			DASS, HARISH T	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 06/27/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/805,429	Applicant(s) PARK ET AL.	
	Examiner Harish T. Dass	Art Unit 3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 14 March 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-11 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>5/20/2002</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Note: Examiner assumes "wall" in claim 7 and claim 11 is a typo error for "wallet".

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-11 are rejected under 35 U.S.C. 103(a) as being unpatentable Kazaks et al (hereinafter Kazaks – PGPUB US 002/0046341 in view of "Ambalink Launches Secure Online Shopping In The UK", PR Newswires, London, June 8, 1999 (hereinafter Abmalink)

Re. Claim 1, Kazaks discloses a method and system for issuing and using anonymous pre-paid payment comprising: an electronic payment web server connected to a client terminal through the Internet, for providing an identification number and password to a client who applies for a registration, providing a representative payment means to the client who applies for the card, and downloading an electronic wallet driving program to an web browser of the client terminal [see entire document particularly, Abstract; Figures 4-6, 8; paragraphs (or Para.) 0001-0005; 0012-0014; 0018-0021; 0038-0039; 0048; 0052; 0059; 0069]; and a payment gateway server (servers) connected to the electronic payment web server (servers) by a leased line, for receiving a representative payment means issued

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by a financial system of the financial company and to be provided through the electronic payment web server to the client who applies for the card, incorporating the identification number of the representative payment means into an electronic wallet corresponding to the client's identification number, receiving a client's product purchase information from (web-pages and pre-paid or rechargeable card), requesting an approval for payment with the representative payment means to the financial system in response to a payment approval request from an Internet shopping mall server, and informing the Internet shopping mall server of the result of payment approval request from the financial system [Figures 1, 4; paragraphs 0001-0006; 0012-0014; 0018-0021; 0038-0039; 0048-0049; 0052; 0059].

Kazaks does not explicitly disclose electronic wallet driving program downloaded to the client terminal. However, Ambalink discloses this feature [see entire 2 pages document] to bring totally secure online shopping to consumers and overcome consumer's fears about Internet transaction security. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Kazaks and add electronic wallet driving program downloaded to the client terminal, as disclosed by Ambalink, to provide a secure way to do online shopping without fear of fraud.

Re. Claim 2, Kazaks discloses wherein the representative payment means is a prepaid card [Para. 0001].

Re. Claim 3, Kazaks discloses wherein a client's credit card number or bank account

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number is further incorporated into the electronic wallet, the representative payment means is charged by the client's credit card or from the client's bank account [Para. 0012; 0018-0020].

Re. Claim 4, Kazaks discloses wherein the electronic wallet driving program is installed on the web browser of the client terminal, is authenticated by the payment gateway server by the client's identification number and password, and transfers the client's product purchase information received from the web page of the Internet shopping mall on the client's web browser to the payment gateway server [see claim 1; Figure 6; Para. 0008; 0021; 0049; 0080].

Re. Claim 5, Kazaks discloses wherein the payment gateway server further comprises means for transferring transaction details to the client after informing the Internet shopping mall server of the result of payment approval request from the financial system [0059 – overview of account].

Re. Claim 6, Claim 6 is rejected with same rational as claim 1.

Re. Claim 7, Kazaks discloses a method and system for issuing and using anonymous pre-paid payment comprising [see reference for claim 1]: (a) providing a identification number and password to a client who applies a registration [see claim 1; Para. 0049];

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(b) receiving a representative payment means issued from a financial system of the finance company and incorporating the identification number of the representative payment means into an electronic wallet corresponding to the client's identification number [Fig. 5; 0046];

(d) receiving and authenticating the identification number and password from the electronic wallet driving program [claims 7-8];

Kazaks does not explicitly disclose (c) downloading an electronic wall driving programming to a web browser on a client terminal if the client requests for the download [see entire 2 pages];

and (e) receiving a client's product purchase information from the electronic wallet driving program, and requesting an approval for payment with the representative payment means to the financial system in response to a payment approval request from the Internet shopping mall, and informing the Internet shopping mall of the result of payment approval request from the financial system.

However, Ambalink discloses this feature [see entire 2 pages document] to allow consumer to move to next stage of online shopping and bring totally secure online shopping to consumers and overcome consumers' fears about Internet transaction security. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Kazaks and add electronic wallet driving program downloaded to the client terminal and receiving a client's product purchase information from the electronic wallet driving program, and requesting an approval for payment with the representative payment means to the financial system in

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response to a payment approval request from the Internet shopping mall, and informing the Internet shopping mall of the result of payment approval request from the financial system, as disclosed by Ambalink, to provide an easy-to-use and trustworthy method of making purchases on the Internet.

Re. Claim 8, Kazaks discloses wherein the representative payment means is a prepaid card [Para. 0001].

Re. Claim 9, Kazaks discloses wherein a client's credit card number or account number is further incorporated into the electronic wallet, the representative payment means is charged by the credit card or from the bank's account number [Para. 0012; 0018-0020].

Re. Claim 10, Kazaks discloses overview of account online [0058-0059]. Neither Kazaks nor Abmalink explicitly disclose transferring transaction details to the client by e-mail or mobile phone, which is selected by the client. However, this step is well known. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosures of Kazaks and Abmalink and add transferring transaction details to the client by e-mail or mobile phone to save money and time with respect to mailing the statement via regular mail.

Re. Claim 11, Claim 1 is rejected with same rational as claim 7.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Harish T Dass
Examiner
Art Unit 3628

6/21/05


HYUNG SOUGH
PROVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600